

R-11017/62/2025-OMB/CRCS
Office of Cooperative Ombudsman
Ministry of Cooperation
Government of India

9th Floor, Tower-E, World Trade Centre,
Nauroji Nagar, Delhi-110029
Dated: 27th March, 2026

Hearing in the matter of Shri Arun Kasyap P.B. Vs. Bharath Lajhna Multi State Housing Coop. Society Ltd., Chennai, Tamil Nadu before the Cooperative Ombudsman

Shri Arun Kasyap P.B.

Complainant

Bharath Lajhna Multi State Housing Coop. Society Ltd., Chennai, Tamil Nadu

Respondent

ORDER

1. Shri Arun Kasyap P.B., in his complaint dated 10th July 2025, has stated that he is a member and a former employee of Bharath Lajhna Multi State Housing Coop. Society Ltd. He had deposited Rs.3.00 Lakh in Kalpa Virusha Swarna Patra scheme of the society and was issued FDR No. KVS-10/2010-08-1266 dated 13th October 2017. He sought refund of his deposit from the society on 17th June 2025. He has, along with his complaint, enclosed a copy of the said FDR containing remarks, "Received for closure on 17.06.25" with a stamp of the society. The society neither refunded his deposit nor did it give any reply to him.
2. Office of the Cooperative Ombudsman issued a notice dated 22nd September 2025 to the respondent society seeking its response to the complaint.
3. The society, vide its reply dated 04th October 2025, submitted that its books of account do not reflect any subsisting deposit in the name of the complainant. It further contended that the complainant has failed to produce any authentic proof of the deposit either in the form of original deposit receipt or valid bank transfer record or any account statement, failing which the claim may be treated as frivolous.



4. The complainant and the respondent were, thereafter, summoned for a hearing before the Cooperative Ombudsman through video conferencing on 01st December 2025. Shri Arun Kasyap P.B. - complainant and Shri Siddheshwar P Nair- Admin Director of the respondent society attended the hearing.
5. The complainant reiterated his stand largely in line with averments made in his complaint and submitted that on submission of original deposit receipt to the concerned branch of the society on 17th June, 2025, he was assured of refund of his deposit within 14 days. However, he has not received the same till date. The society contended that the bond presented by the complainant is fake and the original bond stood issued in someone else's name. The society further stated that the complainant has failed to furnish any documentary evidence of his making the deposit.

The complainant further claimed that after making them member, the society collects similar deposits from all staff as caution deposit at the time of their joining service. He had deposited Rs.3.00 Lakh with the society in cash as caution deposit. The complainant stated that the society has refunded deposits of many other individuals, but has been denying the refund to him. The society stated that since there is no supporting entry in their record, they were unable to treat the same as genuine and hence could not process the refund.

6. Cooperative Ombudsman directed the complainant and the respondent to make their written submissions by 10th December, 2025. The complainant, in his submission dated 03rd December, 2025, reiterated his stand and emphasized that the certificates are hallmarked and only issued by the society. He further stated that if he had submitted a forged certificate, the society should have filed a police complaint. He contended that the society is objecting to his claim only because he is working for another multi state society.
7. The society in its submission dated 10th December, 2025 contended that the bond is fake and the complainant is misusing the Ombudsman's communication process as a tool to legitimize his false claim and defame the society.
8. The society was further directed, vide notice dated 24th December, 2025, to clarify in whose name the original bond bearing FDR No. KVS-10/2010-08-1266 dated 13th October, 2017 is issued, which should be duly certified by their chartered accountant on the copy of the bond itself. The complainant was also instructed, vide notice dated 24th December, 2025 to submit reason for delay of nearly four years in seeking refund of his deposit.



9. The complainant, vide his reply dated 26th December, 2025, stated that he had borrowed fund from his uncle in 2017 to invest with the society as caution deposit and approached the society in June, 2025 seeking withdrawal of the deposit to pay back the amount to his uncle.
10. The society, vide reply dated 12th January, 2026, submitted a certificate dated 10th January, 2026 issued by their chartered accountant certifying that FDR No. KVS-10/2010-08-1266 is issued in the name of Shri Vinoth Kumar.
11. In view of the contrary claims and in exercise of powers conferred under section 85A, sub-section (5) of the MSCS Act, 2002, both the complainant and the respondent were directed to submit affidavits on oath affirming the authenticity of FDR No. KVS-10/2010-08-1266.
12. In his affidavit on non-judicial stamp paper bearing e-stamp serial number 202526000007788706 dated 16th February, 2026, the complainant stated that he had received the FD certificate, when he deposited his caution money with the society. He confirmed on oath that the certificate he received from the society is genuine and original and is issued by the society in his name.
13. The society, in its affidavit dated 16th February, 2026 on non-judicial stamp paper bearing serial number AW 804465 & 66, submitted that on verification, it was found that no bond bearing FDR No. KVS-10/2010-08-1266 stands issued in the individual name of the complainant in society's records and in the absence of any supporting entry in society's primary records, the society cannot treat the said document as genuine.
14. On perusal of the facts and available record, following aspects emerge: -
 - a) The complainant has claimed that FDR No. KVS-10/2010-08-1266 is in his name and has sought refund of the deposit.
 - b) The society has denied issuing FDR No. KVS-10/2010-08-1266 to the complainant and has stated that the same is in somebody else's name in the society's records.
 - c) Both the complainant and the society have affirmed their positions regarding FDR No. KVS-10/2010-08-1266 by submitting affidavits on oath.
 - d) FDR No. KVS-10/2010-08-1266 cannot be in the name of two different individuals and evidently position has not been correctly stated by one of the parties.



15. After due consideration of the representations made, documents submitted and the relevant provisions of law, the matter is hereby disposed off as under:

- i. Both the complainant and the respondent have affirmed on oath regarding the status of FDR No. KVS-10/2010-08-1266, wherein the complainant states that the same is in his name, while the society claims that the said FDR is in somebody else's name.
- ii. It is evident that one of the parties has entered into criminal misconduct, which can only be examined further by the law enforcing agencies. It is for the parties involved to decide their legitimate future course of action in the matter.


(Alok Agarwal)
Cooperative Ombudsman


Complainant:

Shri Arun Kasyap P.B.
Puthussery Illam (H), Vakayad P.O., Naduvannur, Kozhikode, Kerala – 673 614
(email: kasyap.pb22@gmail.com)

Respondent:

Chairman, Bharath Lajhna Multi State Housing Coop. Society Ltd.

48/1, Salma's Royal Residency, Muthu Kumarappa Street, T-6, Arcot Road,
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